



## UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS  
UNITED STATES PATENT AND TRADEMARK OFFICE  
WASHINGTON, D.C. 20231  
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/981,358	10/15/2001	Stephen Lange Ranzini	3892-4002

CONFIRMATION NO. 6886

## FORMALITIES LETTER



\*OC000000007161298\*

MORGAN & FINNEGAN, L.L.P.  
345 Park Avenue  
New York, NY 10154-0053

Date Mailed: 12/06/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(l) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 65.

*A copy of this notice MUST be returned with the reply.*

Customer Service Center

Initial Patent Examination Division (703) 308-1202

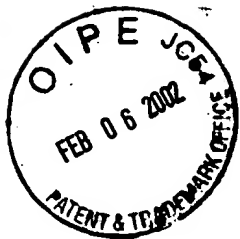
PART 2 - COPY TO BE RETURNED WITH RESPONSE

02/12/2002 BABRAHA1 00000010 134500 09981358

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PATENT DEPT.  
2001 DEC 11 P 3:22  
MORGAN & FINNEGAN LLP



Docket No. 3892-4002

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s) : Stephen Lange Ranzini, et al. Group Art Unit: 2131  
Serial No : 09/981,358 Examiner: TBA  
Filed : October 15, 2001  
For : SYSTEM AND METHOD FOR SECURE DATA AND FUNDS  
TRANSFER

Commissioner for Patents  
Box Missing Parts  
Washington, DC 20231

**RESPONSE TO NOTICE TO FILE MISSING PARTS**  
**OF NON-PROVISIONAL APPLICATION**

Sir:

In response to the Notice to File Missing Parts dated December 6, 2001, enclosed are:

- 1) Notice to File Missing Parts of Non-Provisional Application; and
- 2) Executed Declaration and Power of Attorney (16 pgs.).

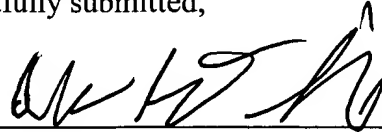
The Assistant Commissioner is hereby authorized to charge any additional fees which may be required by this paper, or credit any overpayment to Deposit Account No. 13-4500. Order No. 3892-4002. A DUPLICATE COPY OF THIS SHEET IS ATTACHED

In the event that an extension of time is required, or which may be required in addition to that requested in a petition for an extension of time, the Commissioner is requested to grant a petition for that extension of time which is required to make this response timely and is hereby authorized to charge any fee for such an extension of time

or credit any over payment for an extension of time to Deposit Account No. 13-4500,  
Order No. 3892-4002. A DUPLICATE COPY OF THIS PAPER IS ENCLOSED.

Respectfully submitted,

By: \_\_\_\_\_



Angus R. Gill

Registration No. P-51,133

Date: February 6, 2002  
Morgan & Finnegan L.L.P.  
345 Park Avenue  
New York, NY 10154  
(212) 758-4800



02-08-02

Secretary

Docket No. 3892-4002

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Stephen Lange Ranzini, et al.

Group Art Unit: 2131

Serial No.: 09/981,358

Examiner: TBA

Filed: October 15, 2001

For: SYSTEM AND METHOD FOR SECURE DATA AND FUNDS TRANSFER

**EXPRESS MAIL CERTIFICATE**

Express Mail Label No.: **EL 853249940 US**

Date of Deposit: **FEBRUARY 6, 2002**

I hereby certify that the following attached paper(s) and/or fee

1. Response to Notice to File Missing Parts of Non-Provisional Application (in duplicate);
2. Notice to File Missing Parts of Non Provisional Application;
3. Declaration and Power of Attorney (16 pgs); and
4. Return Receipt Postcard.

is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. §1.10 on the date indicated above and is addressed to Commissioner for Patents, Washington, DC 20231

Albert Isles

(Typed or printed name of person mailing papers(s) and/or fee)

(Signature of person mailing paper(s) and/or fee)

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